



THE BEACHCOMBER

DUNE ACRES, IN

DECEMBER 2009

WWW.DUNEACRES.ORG

ABOUT TOWN

The Beachcomber is now available to you in three (3) ways:

1. On-line. This is the best way, by far, to get *The Beachcomber*. Not only does this save trees and curtail auto emissions, the *full-color* photo reproduction is excellent. Furthermore, if you sign up for e-mail alerts at http://www.duneacres.org/e-mail_notifications.htm, you will be notified within minutes of when *The Beachcomber* is available ... anywhere you are in the world ... or Florida. By the way, your e-mail address is kept completely and strictly confidential.
2. A limited number of hard copies are available at the Security Office. But the black & white photos and other graphics will be dismal.
3. If you stop by the Clerk-Treasurer's Office in the Town Hall, Sherry will print a hard copy for you, although the print out may not have photos. Winter Hours: Tuesday, Wednesday and Thursday, 9:00AM - 4:00PM.

Also, please keep in mind that:

- Notices, information and news that have already been published on the DA website can be found at: <http://www.ymlp171.com/pubarchive.php?DuneAcres>
- The unofficial report for the recent Plan Commission and Town Council meetings may be found on the DA Website at: <http://www.duneacres.org/minutes.htm>

The Ed.

Don't Get Scammed!

Young kids going from door to door selling magazine subscriptions isn't the only way you can be scammed, as you well know. Lou Roberts received a flyer from Centier Bank about the latest telephone/credit card scam going around. Essentially...

This is *one* example of a phone scam. In this instance, the scammer already has your credit card number. They don't have your CVC number. This is the information that they are after.

How this scam works:

- The scammer contacts you, claiming they are from the Security and Fraud department of a major credit card company, such as VISA or MasterCard.
- They will quote you believable details such as their name and a badge number.
- They will claim that there have been some unusual purchases charged to your account, probably in other states, or even overseas.
- After you tell them that these purchases haven't been made, the scammer will say that a fraud investigation will promptly be opened on your credit card accounts.

- The scammer will state your address and ask you to confirm it.
- The scammer will ask you to confirm that you are in possession of your credit cards. They will ask you to read the digits on the back of the credit card. **This is your CVC number.**
- The scammer will claim this is correct and thank you for your time, adding that if you have further questions, please contact the credit card company's fraud department.

It is important to do everything in your power to protect your credit cards and your identity. These tips can help you avoid losing control of your credit cards and becoming a victim of credit card fraud.

- Install reputable security software on your computer and make sure to keep it updated.
- Use hard to guess passwords and change them regularly.
- Ignore spam - banks will never send out emails asking for your financial information.
- Use secure websites.
- Avoid keeping personal information (such as credit card details) on your computer.
- Check your bank statements and report any discrepancies.
- Secure your letterbox.
- Destroy personal information letters before placing them in the bin.

<http://www.creditcards.com.au/news/2008/9/26/beware-of-current-credit-card-scams/>

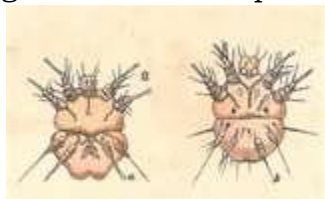
When I did a BING search for phone/credit card scams, I was shocked to see all of the clever ways disreputable folks have figured out how to defraud us! Be aware.

Dave Rearick commented that the only way to really protect yourself is not to answer the phone. He was being facetious, I think, but he may have the best answer!

The Ed.

Does Your Pup Have an Itch?

According to a local veterinarian, Dune Acres and Beverly Shores are breeding grounds for sarcoptic mange in pet dogs because of various animals in the area. Sarcoptic mange, commonly known as canine scabies, is caused by the parasite *Sarcoptes scabiei*. These microscopic mites can invade the skin of healthy dogs or puppies and create a variety of skin problems, the most common of which is hair loss and severe itching. Sarcoptic mange can infect all ages and breeds of dogs.



The mites prefer to live on the dog, but will live for several days off of the host in the environment. In cool moist environments, they can live for up to 22 days. At normal room temperature in a home, they will live from two to six days. Because of the mite's ability to survive off the host, dogs can become infected without ever coming into direct contact with an infected animal.

The symptoms are varied, but usually include hair loss and severe itching especially on the elbows, ears, armpits, hocks, chest, and ventral abdomen (belly). The mites prefer to live on areas of the skin that have less hair. As the infection worsens, it can spread over the entire body.

Fortunately, there are several products that have been extremely effective, safe, and convenient in treating sarcoptic mange. [Selamectin](#) (Revolution) is a newer product, which is a topical solution that is applied once a month and also provides [heartworm](#) prevention, [flea control](#), some tick protection and protection against Sarcoptic mange.

The local veterinarian suggests that all dogs be given Revolution monthly, throughout the year, as both a treatment and a preventative. Revolution can be given instead of Heartguard, and it can be given together with FrontLine. For more information, check out <http://www.peteducation.com/article.cfm?c=2+1589&aid=764> on the web.

2010 Census -- Be Counted!

We're going to hear more and more about the 2010 Census in the coming months. Why? Because in February and March 2010 census questionnaires are going to be mailed or delivered to every household. With only 10 questions, this is one of the shortest questionnaires in history and takes just ten minutes to complete. A small percentage of the population (about 6%) will receive the longer form. Census data determine the number of seats each state will have in the US House of Representatives. Each year the federal government can allocate more than \$300 billion to states and communities based, in part, on census data. So... Be counted!

Originally submitted by Lou Roberts



THANKS to the following folks that contributed to the November *Beachcomber*: Pete Bomberger, Mary Ann Crayton, Cheryl Evans, Lou Roberts, Howard Silverman, Sharon Snyder, Alex Stemer and Mike Swygert. Without *your* stories, news, drawings, photos and other contributions, there would be no *Beachcomber*. Again, thank you. The Ed.

This issue of *The Beachcomber* is being sponsored by Donald Stevens. 100% of Mr. Steven's tax-deductible donation of \$100 goes to support the Dune Acres Civic Improvement Foundation that endeavors to enhance and advance all aspects of life in this unique community. Thanks on behalf of the DACIF, Inc.

BEYOND THE BORDERS

Arcelor Mittal's Waste Pile Reviewed

DA residents John Crayton, John Saphir, who drove out and back to Chicago, Bill Tutlewski, and I attended the December 2 public hearing of the Indiana Department of Environmental Management (IDEM) regarding the Arcelor Mittal landfill permit application. Along with about 30 other citizens, we listened as an officer of Arcelor Mittal talked for about fifteen minutes expounding on the wondrous contributions that the company are making for the environment, the area and local citizens.

When it came time for the citizens to comment, the entire Arcelor Mittal, their lawyers and consultants all walked out, as the first citizen approached the microphone! It was insulting and disrespectful of them not to stay to hear from their neighbors.

Also missing from the meeting was Mr. Thomas Easterly, the head of IDEM, and also famous for managing "Easterly's Pile," a dumpsite with 700,000 tons of potentially toxic materials.

The community comments would have been good for both Arcelor Mittal representatives and Mr. Easterly to hear. A gentleman who has four children, two of them with asthma, told of his concerns about the area's notoriously dirty air and water, and described his shock when he learned that IDEM saw their mandate as facilitating the issuance of industrial permits instead of protecting the environment.

Kim Ferraro, of the Legal Environmental Aid Foundation, pointed out glaring errors in the company's application, and their misrepresentation of a 1999 company study that

allegedly showed that "Easterly's Pile," which contains many toxic elements was, from their point of view, "harmless."

A long-time Arcelor Mittal employee described how the company has chosen not to utilize the latest environmentally friendly ways of producing steel, even though their plants in South Carolina and Brazil use these state of the art methods. He believes that the company is not updating their equipment because it plans to stay only as long as the 19th century equipment holds out and when it fails, they will leave Burns Harbor with a leaking landfill to manage and a lakefront with so many environmental hazards it will be impossible to develop.

Mr. Herb Read, long-time environmental proponent, reviewed the history of Arcelor Mittal's dumping of toxic sludge, and showed how they and their predecessors had clearly been violating the law for more than 30 years while IDEM allowed it to happen.

Another citizen said he had no confidence that IDEM would adequately monitor the new landfill. He and other speakers reflected a widely held view that IDEM is a pawn of the state's biggest polluters.

Sadly, even though a number of people took the time to attend and express their concerns, Mr. Easterly stayed home and the Arcelor Mittal staff walked out. This lack of interest spoke volumes to the assembled crowd. No wonder our air and water are among the worst in the nation!

Mary Ann Crayton

THE SOCIAL SCENE

Pre Rink Prep

The following folks helped X-Ice Rink Commissioner Carstens prep the ice rink on Saturday, November 29: Max Carstens, Bob Evans, Holly & Kelly Klawson. Remarkably, no taxpayer funds were used or grants needed. We expect to have the liner repaired, the side boards up and the rink filled in time for Christmas skating.

ENVIRONMENTALLY SPEAKING

Town Clean Up: October 24, 2009

Many thanks to the residents who participated: Carol and Scott Arthur, Jan Bapst, Cathy and Pete Bomberger, Steve and Sherry Carlson, Mary Ann Crayton, Roy Cutrell, Leah Harp, Christine Jacobek, Lois and Bill Nixon, Ed O' Conner, Bill Quinn, Sue Smith, Cara and John Sullivan, Diane Swygert.

Everyone worked hard despite the gray, rainy day. Pete Bomberger, Ben Bolton and Bill Quinn were heroes driving the town truck to pick up brush and vines throughout town. As many saw, we filled the dumpster rented by the town to overflowing. Mark Hull then rented a chipper to take care of the overflow. Again, thank you to such good citizens who worked to make Dune Acres a safer, more beautiful place to live.

An important reason for the Town Cleanup is to eliminate invasive plants, dead brush and leaves around town. The DNR has observed that Dune Acres is a tinderbox of much fuel for fire given a dry, windy day. It is each resident's responsibility to be aware of the liability of their property and manage the invasive plants as well as brush and vines. The town thanks everyone for their cooperation.

NOTE: The Town does not have a dumping place for brush. Please do not leave it on your neighbor's property but make arrangements to have it hauled away. Contact Porter County for their refuge sites, if necessary.

TOWN CODE ARTICLE II (ENVIRONMENTAL PRESERVATION) Section 14-24... "No person shall throw, place, or deposit trash or garbage in any road or Parkway, public place or park or private property."

Please carry a bag with you as you walk to pick up trash. Every little bit helps. We also think workers/trucks litter. Thanks for your pick up!

Cathy Bomberger

Note: If you happen to see some roadside trash as you're driving in or out of Town, it's not illegal for you to stop and pick up the trash! The Ed.

RESIDENT NEWS

We the People



Munster High School's We the People class, taught by Mr. Michael Gordon, won the Indiana High School State Finals on December 14, 2009. They were held at the Crowne Plaza Union Station Hotel, Indianapolis. This honor sends the class to the National Finals held in Washington DC April 24-26, 2010.

Congressional District One was well represented at the State Finals. Guest speakers included Todd Rokita, Indiana Secretary of State, and Scott Goodwin, We the People Alumnus and Alumni Ambassador - both graduates of Munster High School. Attorney **Peter C. Bomberger**, Indiana Bar Foundation Board of Directors, served as a judge, while Sandra Baker, We the People teacher, and **Cathy Bomberger** and Belinda Stark, Indiana Lawyers Alliance volunteers, served as timers and facilitators.

Each member of Mr. Gordon's class became an expert witness on one of the six units in the We the People...the Citizen and the Constitution textbook. They testified in small groups before a panel of judges acting as U.S. Congressional Representatives. These students outperform the national sample of high school students in every category of civic knowledge delineated in the survey of the National Assessment of Educational Progress as well as outperforming university students on political knowledge tests.

www.civiced.org/research.

Submitted by Cathy Bomberger, District Coordinator

*The primary goal of **We the People: The Citizen and the Constitution** is to promote civic competence and responsibility among the nation's elementary and secondary students. The **program** enhances students understanding of the institutions of American constitutional democracy. At the same time, students discover the relevance of the Constitution and Bill of Rights. This program is sponsored by The Center for Civic Education.*

<http://www.civiced.org/index.php>

PERSONALS

Get a New Lease on Life!

Feeling under challenged? Do you want more out of life? I have what you need! Why not edit an issue (or more) of *The Beachcomber* next year? Let your creative juices flow! Have some fun! Add some variety and spice. Now that it's on line, it's really simple to do. I'll even be on hand to consult with, if you wish! If this sounds like something you'd like to do, don't hesitate! First come, first served! Bob Evans 787-9210

Okay, if you're not up for editing an issue, feel free to submit a story, drawing, photo, poem or any suggestions. Your neighbors would appreciate it more than you might think.

SPOT Me!

Many DA residents are adventurers of sorts. That is, you get out to have a look around, sometimes off the beaten path.

Do you ever wish that if something were to happen, you could be found before it was too late? Or, on a little more positive note, do you ever wish your friends and family could follow your real-time whereabouts on their PC using Google Maps?

Well, some readily available and very affordable technology can answer your wishes. SPOT Tracking. From their website: "The SPOT Satellite GPS Messenger provides a vital line of communication with friends and family when you want it, and emergency assistance when you need it. Using 100% satellite technology, SPOT works virtually anywhere in the world, even where cell phones don't – all with the push of a button."

<https://www.findmespot.com/en/index.php?cid=102>



Unlike previous satellite tracking systems, such as the now-defunct and smoke detector-sized Star-Traxx unit, this baby will fit in the palm of your hand and weighs less than 6oz.

As an avid Long Distance motorcyclist, my playground is the continental USA and Canada. It used to be that I'd check in at the end of the day by phone to let my wife know in what state (or country) I was. Now Cheryl can go on line and see where I was ten minutes earlier!

Pretty cool. Affordable? How's \$150 for the unit and a \$149.98 annual account fee (includes the optional tracking feature) sound?!

The one downside of the remarkable technology is that I can't stop by my girlfriend's house any longer without raising suspicion.

On the other hand, when I'm not using it on the motorcycle, I duct tape to the top of our teenager's head to keep track of him!

If this remarkable gadget is of interest to you, the SPOT Satellite GPS Messenger (shown, also informally known as the SPOT II or V2) is their newest product. The original SPOT Personal Trackers are still available, deeply discounted, but the V2 is greatly improved and really the way to go -- pop for the newer version. The Achilles Heel of this unit is that it requires a clear view of the sky to connect with satellites -- a heavy tree canopy, for example, can block the satellite signal.

Bob Evans

PUBLIC SERVICE ANNOUNCEMENTS

Convalescent Aids

Are you going to have surgery and need certain equipment to help you in your recovery? I have the following items that are being passed around Town for any resident to use *at no cost*. The items are:

- Shower bench
- Shower seat
- Hose & spray attachment
- Walker w/ 2 wheels
- Walker w/o wheels

If you wish to use any of these items, or know of someone in Town that can, call me, Bill Nixon at 787-9243 *before* December 24th.

Bill Nixon

Winter Driving Safety -- Are You Ready for Winter Driving?

The Indiana Department of Transportation (INDOT) wants you and your family to stay safe on the roads this winter. By following these tips and advice, you'll be ready for winter driving. And don't forget: *Ice and Snow, Take it Slow!*

Be Prepared!

- **Knowledge:** Before leaving home, find out about the driving conditions. Safe drivers know the weather, and their limits. If the weather is bad remember, Ice and Snow, Take it Slow, or just don't go.
- **Clear:** Remove any snow on your vehicle's windows, lights, brake lights and signals. Make sure you can see and be seen.
- **Inspect:** Check your vehicle's tires, wiper blades, fluids, lights, belts and hoses. A breakdown is bad on a good day and dangerous on a bad-weather day.
- **Time:** Leave plenty of time to reach your destination safely. It's not worth putting yourself and others in a dangerous situation just to be on time.



Caution: Slippery When Wet!

When driving in winter weather, watch out! Mother Nature has some tricks up her sleeve in the winter. Here are some to be on the lookout for:

- **First Snow or Ice:** Drivers often aren't prepared for winter driving and forget to take it slow. Remember to drive well below the posted speed limit and leave plenty of room between cars.
- **Black Ice:** Roads that seem dry may actually be slippery – and dangerous. Take it slow when approaching intersections, off-ramps, bridges or shady areas – all are hot spots for black ice. Remember, Ice and Snow, Take it Slow.
- **Limited Visibility:** Stay attentive and reduce speed. Know what's going on around you.
- **Four-Wheel Drive:** On snow and ice, go slowly, no matter what type of vehicle you drive. Even if you have an SUV with four-wheel drive you may not be able to stop any faster, or maintain control any better, once you lose traction. Four-wheel drive may get you going faster, but it won't help you stop sooner.

Staying Safe Around Snowplows

In the winter, INDOT snowplow drivers are out on the roads to keep them clear of snow and ice and keep you safe. Here's what you need to know about driving around snowplows:

- **Distance:** Give snowplows room to work. The plows are wide and can cross the centerline or shoulder. Don't tailgate and try not to pass. If you must pass, take extreme caution and beware of the snow cloud.
- **Speed:** Snowplows travel below the posted speed limit. Be patient. Allow plenty of time to slow down. Remember, Ice and Snow, Take it Slow.
- **Vision:** A snowplow operator's field of vision is restricted. You may see them, but they don't always see you. Keep your distance and watch for sudden stops or turns.



Proceed with Caution!

- **Speed:** The faster you're going, the longer it will take to stop. When accelerating on snow or ice, take it slow to avoid slipping or sliding. Ice and Snow, Take it Slow.

- Distance: Give yourself space. It takes extra time and extra distance to bring your car to a stop on slick and snowy roads. Leave extra room between you and the vehicle in front of you.
- Brake: Brake early, brake slowly, brake correctly and never slam on the brakes. If you have anti-lock brakes, press the pedal down firmly and hold it. If you don't have anti-lock brakes, gently pump the pedal. Either way, give yourself plenty of room to stop.
- Control: When driving on ice and snow, do not use cruise control and avoid abrupt steering maneuvers. When merging into traffic, take it slow. Sudden movements can cause your vehicle to slide.
- Vision: Be aware of what's going on well ahead of you. Actions by other vehicles will alert you to problems more quickly, and give you that split-second of extra time to react safely.

<http://www.in.gov/indot/2795.htm>

Recommended by the Town Council

I never knew and you probably didn't either ...

but driving on potentially slippery pavement -- be it from rain, sleet or snow -- while using cruise control can lead to an accident under certain circumstances. If the cruise control is on and if your car begins to hydro-plane on a wet surface and your tires lose contact with the pavement, your vehicle's drive tire(s) will continue to spin and even accelerate which could cause you to lose control of your vehicle. Likewise, if the cruise control is on and you hit a patch of ice, losing traction, your drive tire(s) will continue to spin and accelerate. Potentially not good.

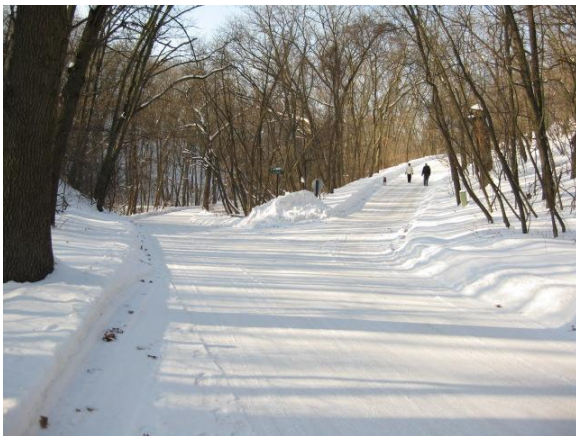


Bottom line: only use your cruise control on dry pavement. NOTE: Some vehicles, such as the Toyota Sienna Limited XLE, will not allow you to set the cruise control when the windshield wipers are on.

Excerpted from a random e-mail... but a legitimate one

This edited story is being republished from the Winter 2009 issue.

DA's Wintry Roads



Even though we have no shortage of salt this year, you'll still encounter some snow and ice on our roads. The #1 tip: slow and steady will get you where you want to go. The #2 tip: use winter tires. And many would argue using winter tires is the #1 tip.

Without a doubt, a vehicle equipped with AWD (all wheel drive) or 4WD (4-wheel drive) will perform better in the snow than a rear wheel drive or even front wheel drive vehicle. But on ice, any advantages will be marginal. Slow down, especially in corners or turns. Accelerate and brake steadily. The Laws of Physics are not meant to be broken by

mere mortals.

Based on firsthand knowledge, winter tires (by the way, no longer called "snow tires") are nothing short of miraculous and may be the hottest trick since Moses parted the Red Sea. A winter tire is generally considered about 30% more effective in snow and on ice than even the necessarily compromised "all season" tire. All-season tires are made of firm rubber compounds for longevity. Winter tires are specially engineered to stay flexible in cold temperatures for maximum traction and have aggressive tread patterns. Sure, winter tires

don't come cheaply and mounting them is another expense, along with an inconvenience. But living in DA, you maybe shouldn't ask if you can afford them but whether can you afford not to have them!? Yes, they make that much of a difference. All four tires, please!

Cars with "performance tires" that are such a hoot to drive on dry pavement don't necessarily do so well, at all, on icy/snowy pavement. Performance tires are engineered to work well on dry, warmer pavement. Not only do these tires not work very well in snow and on ice but many consider them a veritable hazard. A performance tire has a low (sidewall) profile and carries a V, W or higher speed rating. Mounting winter tires is the only way to go.

If your vehicle is equipped with Traction and/or Stability Control (every manufacturer has their own name for this system -- consult your Owner's Manual) ... from Alex Stemer and real world DA experience: "The only time people should turn off traction/stability control is when the car won't move due to very poor traction. In that specific circumstance, the computer senses tire slip and kills power and applies brake, stopping all forward motion. If you need to get rolling, you will need some tire spin, so the Traction/Stability Control should be turned off, until you get rolling. Then turn it back on. Where this is seen here is getting out of your unplowed drive or driving up a snow-covered hill so slowly, you lose all momentum and slow to a stop. But, once you are rolling, turn it back on.

A low gear (1st) is the wrong answer for accelerating up a hill or even driving straight ahead. The lower gear will cause wheelspin you don't want once you are rolling. On the other hand, lower gears are useful for slowing down, especially for turning in very slippery conditions. If you turn and use the brake, the car often understeers (wants to go straight). But, if you are in a lower gear and you slow enough for a corner just by taking your foot off the gas, the lower gear helps you slow more, and results in either neutral steering through the corner or oversteer (tail comes around "fishtail") which is actually easier to correct. Oversteer lends itself to correction with steering and throttle adjustment, while understeer leaves you helpless, as more turning and more braking make the problem worse. So, the lower gear is selected for slowing down. A higher gear is preferred for accelerating from low speeds (using 2nd instead of 1st.)"

The Ed. with Alex Stemer

DA Directory Changes?

If you have changes for the DA Directory/phone book, please send them to me at maryanncrayton@earthlink.net or call me at 787-8104. Thanks.

Mary Ann Crayton

Need Help?

Are you looking for a service provider that has been recommended by others? Have you had a favorable experience with a service provider that you can recommend to others? Check out DA Providers on the web at www.daproviders.info for a list of providers that have been favorably recommended.

Howard Silverman

LETTERS

I really appreciate whomever is responsible for putting up the town Christmas lights. The Clubhouse tree is especially beautiful this year.

Mary Ann Crayton

The Menorah looks pretty good, too! The Ed.

DATES FOR YOUR DA CALENDAR

Monthly Public Meetings (you're welcomed and encouraged to attend)

2 nd Mon	Plan Commission*	Town Hall	7:30pm
3 rd Tue	Town Council	Town Hall	7:30pm
1 st Tue	Aging in Place	Town Hall	1:00pm

* The Plan Commission meets only if there is business that month.

Dec 21 Mon Winter Solstice, 5:47pm WooHoo!

Jan 19 Tue Deadline for the January *Beachcomber*

If you would like your event listed, just let me know. The Ed.

PARTING THOUGHTS...

Politics is the art of looking for trouble, finding it everywhere, diagnosing it incorrectly and applying the wrong remedies.

Groucho Marx

If you tell a lie big enough and keep repeating it, people will eventually come to believe it. The lie can be maintained only for such time as the State can shield the people from the political, economic and/or military consequences of the lie. It thus becomes vitally important for the State to use all of its powers to repress dissent, for the truth is the mortal enemy of the lie, and thus by extension, the truth is the greatest enemy of the State.

Joseph Goebbels

The Fine Print: *The Beachcomber* is published on-line shortly after the monthly Town Council meeting. More often if needed. All information, news, creative contributions, articles, reports, corrections, suggestions, Letters to the Editor, art work, comments and otherwise are welcomed and encouraged. *The Beachcomber* is not an official publication of the Town of Dune Acres or the DACIF, Inc. No taxpayer dollars were used to create *The Beachcomber*! All content is believed to be reasonably accurate and reliable but not "guaranteed!" I may be reached by land line phone: at home 787-9210 or at work 219-852-3200 x304; FAX: 219-931-6487; e-mailed: bevans@horizonpublishing.com I don't have no stinkin' cell phone! If e-mailing me, please use the word, "**Beachcomber**," in the subject line. Thanks. Bob Evans

12/18/09